

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11503-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Graham
aka John M Graham
82 New York Avenue
Dumont, NJ 07628

Patricia Graham
aka Patricia C Graham
82 New York Avenue
Dumont, NJ 07628

Social Security No.:

xxx-xx-0774

xxx-xx-2189

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/15/18
Time: 10:00 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: February 21, 2018
JAN: smz

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Graham
 Patricia Graham
 Debtors

Case No. 18-11503-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db/jdb
 517296575 +John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)
 517296571 #+Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
 517296580 +Bank of America (FDIC), Corporate Office, 100 North Tryon Street,
 Charlotte, NC 28202-4031
 517296581 +Barclays Bank Delaware, 100 S West Street, Wilmington, DE 19801-5015
 517296582 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 517296583 +Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street,
 Wilmington, DE 19801-5014
 517296584 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 517296585 +Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711-5466
 517296586 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 517296587 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 517296588 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 517296590 +Citibank/Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
 517296589 +Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296592 +Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517296591 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 517296593 +Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296598 +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296594 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517296602 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 517296607 +Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
 517296608 Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309
 517296609 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517296610 +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 517296612 Home Depot Corporate Offices, 2455 Paces Ferry Road NW, Atlanta, GA 30339
 517296613 +JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240-2031
 517296615 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 517296614 +PNC Bank, Att: Bankruptcy Department, P.O. Box 94982, Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517296616 +PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009-8002
 517296617 +PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621
 517296619 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 517296620 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 517296621 Sears Credit Cards/Citibank, P.O. Box 78051, Phoenix, AZ 85062-8051
 517296622 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517296623 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2018 23:34:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 21 2018 23:34:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517296605 E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Financial,
 P.O. Box 15316, Wilmington, DE 19850
 517296601 +E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 517313691 E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517296603 +E-mail/Text: mrdiscen@discover.com Feb 21 2018 23:33:44 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025
 517296618 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 21 2018 23:34:50 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 517341637 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 21 2018 23:34:50 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517296576* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296577* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296578* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296579* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 517296572* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012

District/off: 0312-2

User: admin
Form ID: 132

Page 2 of 2
Total Noticed: 43

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***** BYPASSED RECIPIENTS (continued) *****

517296573* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296574* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296595* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296596* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296597* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296599* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296600* +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296606* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, P.O. Box 15316, Wilmington, DE 19850)
517296604* +Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296611* +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor John Graham njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com
Virginia E. Fortunato on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com

TOTAL: 5